

Cycle Date: December-2009
Run Date: 03/02/2010
Interval: Annual

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Parameters: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *	

Count of CU : 130
Asset Range : N/A
Peer Group Number : N/A
Count of CU in Peer Group : N/A

Charter-Region-SE-District:
N/A - N/A - N/A - N/A

*Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

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			Ratio Analysis						
Return to cover			For Charter : N/A						
03/02/2010			Count of CU : 130						
CU Name: N/A			Asset Range : N/A						
Peer Group: N/A			Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *						
	Count of CU in Peer Group : N/A			December-2008			December-2009		
	December-2005	December-2006	December-2007	December-2008	PEER Avg	Percentile**	December-2009	PEER Avg	Percentile**
CAPITAL ADEQUACY									
Net Worth/Total Assets	11.36	11.70	11.58	10.96	N/A	N/A	10.08	N/A	N/A
Net Worth/Total Assets--Including Optional Total Assets Election (if used)	11.36	11.71	11.58	10.97	N/A	N/A	10.10	N/A	N/A
Total Delinquent Loans / Net Worth	6.10	5.11	5.27	6.86	N/A	N/A	9.08	N/A	N/A
Solvency Evaluation (Estimated)	113.40	114.04	113.90	112.95	N/A	N/A	112.07	N/A	N/A
Classified Assets (Estimated) / Net Worth	5.04	4.64	4.83	5.74	N/A	N/A	7.00	N/A	N/A
ASSET QUALITY									
Delinquent Loans / Total Loans	0.97	0.84	0.86	1.08	N/A	N/A	1.43	N/A	N/A
* Net Charge-Offs / Average Loans	0.58	0.54	0.65	0.82	N/A	N/A	1.08	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	98.20	100.71	101.72	100.76	N/A	N/A	86.70	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	-1.72	-1.10	0.29	0.73	N/A	N/A	0.73	N/A	N/A
Delinquent Loans / Assets	0.69	0.60	0.61	0.75	N/A	N/A	0.92	N/A	N/A
EARNINGS									
* Return On Average Assets	0.64	0.62	0.30	0.14	N/A	N/A	0.28	N/A	N/A
*Return On Average Assets Before NCUSIF Stabilization Income/Expense	N/A	N/A	N/A	N/A	N/A	N/A	0.23	N/A	N/A
* Gross Income/Average Assets	6.82	7.29	7.71	7.42	N/A	N/A	6.85	N/A	N/A
* Yield on Average Loans	6.22	6.47	6.84	6.78	N/A	N/A	6.50	N/A	N/A
* Yield on Average Investments	3.24	4.19	4.79	3.63	N/A	N/A	2.38	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.68	1.71	1.75	1.79	N/A	N/A	1.86	N/A	N/A
* Cost of Funds / Avg. Assets	1.88	2.37	2.80	2.37	N/A	N/A	1.73	N/A	N/A
* Net Margin / Avg. Assets	4.95	4.92	4.91	5.06	N/A	N/A	5.13	N/A	N/A
* Operating Exp./ Avg. Assets	3.89	3.91	4.13	4.16	N/A	N/A	4.24	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.44	0.41	0.52	0.70	N/A	N/A	0.88	N/A	N/A
* Net Interest Margin/Avg. Assets	3.27	3.21	3.17	3.27	N/A	N/A	3.27	N/A	N/A
Operating Exp./Gross Income	57.01	53.65	53.48	56.02	N/A	N/A	61.85	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets \1	2.83	2.99	3.20	3.44	N/A	N/A	3.16	N/A	N/A
* Net Operating Exp. /Avg. Assets	2.65	2.67	2.91	2.96	N/A	N/A	3.08	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	21.54	23.81	27.18	29.37	N/A	N/A	30.58	N/A	N/A
Reg. Shares / Total Shares & Borrowings	32.21	28.02	25.12	24.39	N/A	N/A	23.72	N/A	N/A
Total Loans / Total Shares	85.43	85.95	85.67	83.34	N/A	N/A	76.50	N/A	N/A
Total Loans / Total Assets	71.64	71.35	71.06	69.94	N/A	N/A	63.89	N/A	N/A
Cash + Short-Term Investments / Assets	14.06	14.67	14.91	13.71	N/A	N/A	15.53	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	93.00	92.73	92.84	93.49	N/A	N/A	94.21	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	45.07	41.26	37.65	37.05	N/A	N/A	37.46	N/A	N/A
Borrowings / Total Shares & Net Worth	4.10	4.43	4.68	4.39	N/A	N/A	5.89	N/A	N/A
PRODUCTIVITY									
Members / Potential Members	7.40	5.26	4.68	4.45	N/A	N/A	4.80	N/A	N/A
Borrowers / Members	51.09	50.13	48.30	47.63	N/A	N/A	47.54	N/A	N/A
Members / Full-Time Employees	401.79	380.31	376.43	378.54	N/A	N/A	383.10	N/A	N/A
Avg. Shares Per Member	\$5,396	\$5,464	\$5,596	\$5,930	N/A	N/A	\$6,434	N/A	N/A
Avg. Loan Balance	\$9,022	\$9,369	\$9,926	\$10,376	N/A	N/A	\$10,354	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$46,936	\$45,769	\$49,072	\$50,778	N/A	N/A	\$52,379	N/A	N/A
OTHER RATIOS									
* Net Worth Growth	5.42	4.11	1.09	1.34	N/A	N/A	2.68	N/A	N/A
* Market (Share) Growth	0.83	0.00	2.13	8.32	N/A	N/A	11.02	N/A	N/A
* Loan Growth	8.38	0.61	1.81	5.36	N/A	N/A	1.92	N/A	N/A
* Asset Growth	2.27	1.03	2.21	7.06	N/A	N/A	11.57	N/A	N/A
* Investment Growth	-14.70	0.87	3.75	12.81	N/A	N/A	40.62	N/A	N/A
* Membership Growth	1.46	-1.25	-0.27	2.21	N/A	N/A	2.32	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.									
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.									
1/ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.									
									2. Ratios

		Supplemental Ratio Analysis			
Return to cover		For Charter :	N/A		
03/02/2010		Count of CU :	130		
CU Name: N/A		Asset Range :	N/A		
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included:		
		Count of CU in Peer Group :	N/A		
	December-2005	December-2006	December-2007	December-2008	December-2009
OTHER DELINQUENCY RATIOS					
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.24	1.13	1.40	1.86	2.07
All Other Loans Delinquent > 2 Mo / Total All Other Loans	N/A	1.32	1.32	1.38	1.47
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	N/A	0.00	0.00	0.00	0.00
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	N/A	1.17	1.28	1.35	1.41
Participation Loans Delinquent > 2 Mo / Total Participation Loans	N/A	7.47	4.66	1.68	0.55
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	0.00	0.58	1.67	2.25	3.67
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	0.00	0.02	0.19	0.61	1.92
REAL ESTATE LOAN DELINQUENCY					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	0.19	0.13	0.23	0.46	1.20
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.11	0.09	0.03	0.84	1.14
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans	0.39	0.27	0.44	0.91	1.52
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	0.21	0.39	0.33	0.37	0.64
Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt First Mtg Loans	N/A	N/A	0.00	1.17	1.25
Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE	N/A	N/A	N/A	16.94	16.63
Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans	N/A	N/A	N/A	0.00	49.61
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	0.90	1.03	1.30	2.07	3.26
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	0.23	0.22	0.27	0.67	1.32
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	38.14	28.52	19.46	21.92	22.35
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.48	1.85	2.12	3.05	4.64
* Net Charge Offs - All Other Loans / Avg All Other Loans	N/A	0.77	0.95	1.19	1.38
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.05	0.06	0.09	0.14	0.32
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	N/A	0.02	0.02	0.05	0.10
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	N/A	0.15	0.21	0.31	0.75
* Net Charge Offs - Interest Only and Payment Option First Mortgage Loans / Avg Interest Only and Payment Option First Mortgage Loans	N/A	N/A	N/A	0.00	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	N/A	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	N/A	0.77	1.05	1.27	1.10
* Net Charge Offs - Participation Loans / Avg Participation Loans	N/A	2.05	3.13	1.49	1.32
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.00	0.00	0.01	0.44	0.97
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	16.67	19.08	18.32	18.24	19.32
Participation Loans Outstanding / Total Loans	1.76	1.32	0.97	1.19	1.87
Participation Loans Purchased YTD / Total Loans Granted YTD	0.90	0.34	0.78	1.64	2.27
* Participation Loans Sold YTD / Total Assets	0.18	0.01	0.06	0.05	0.08
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	0.43	0.47	0.92	1.47	1.87
Loans Purchased From Other Financial Institutions YTD / Loans Granted YTD	0.33	0.23	0.01	0.06	0.00
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	15.83	17.37	18.71	19.96	18.17
Total Fixed Rate Real Estate / Total Loans	22.09	24.35	26.33	28.54	28.45
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	16.68	21.41	23.05	25.82	40.08
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	36.37	32.19	28.46	23.89	57.89
Interest Only & Payment Option First Mortgages / Total Assets	N/A	N/A	0.35	0.45	0.35
Interest Only & Payment Option First Mortgages / Net Worth	N/A	N/A	3.06	4.09	3.51
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	0.34	0.33	0.30	0.26	0.70
Unused Commitments / Cash & ST Investments	155.25	140.54	127.21	135.53	106.25
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
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					3. SuppRatio

				Assets						
Return to cover				For Charter :	N/A					
03/02/2010				Count of CU :	130					
CU Name: N/A				Asset Range :	N/A					
Peer Group: N/A				Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union					
	Count of CU in Peer Group :				N/A					
	December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	December-2009	% Chg	
ASSETS										
CASH:										
Cash On Hand	81,790,326	80,037,385	-2.1	84,465,543	5.5	96,221,551	13.9	91,152,393	-5.3	
Cash On Deposit	417,596,007	464,904,025	11.3	425,088,069	-8.6	557,372,210	31.1	638,459,963	14.5	
Cash Equivalents	21,730,010	77,735,697	257.7	83,754,141	7.7	27,726,182	-66.9	16,788,848	-39.4	
TOTAL CASH & EQUIVALENTS	521,116,343	622,677,107	19.5	593,307,753	-4.7	681,319,943	14.8	746,401,204	9.6	
INVESTMENTS:										
Trading Securities	0	0	N/A	17,934,500	N/A	14,406,697	-19.7	16,134,503	12.0	
Available for Sale Securities	617,095,434	488,725,030	-20.8	493,696,819	1.0	682,462,804	38.2	975,820,283	43.0	
Held-to-Maturity Securities	145,198,910	127,017,022	-12.5	105,508,692	-16.9	55,798,701	-47.1	219,355,164	293.1	
Deposits in Commercial Banks, S&Ls, Savings Banks	161,510,999	118,567,979	-26.6	137,952,560	16.3	265,056,977	92.1	461,457,671	74.1	
Loans to, Deposits in, and Investments in Natural Person Credit Unions \2	7,442,852	14,066,046	89.0	12,597,871	-10.4	19,076,946	51.4	24,281,979	27.3	
Total MCSD and PIC in Corporate CUs	43,463,101	43,598,539	0.3	41,504,765	-4.8	39,138,332	-5.7	26,653,737	-31.9	
All Other Investments in Corporate Cus	308,779,040	385,486,790	24.8	481,078,422	24.8	366,681,887	-23.8	422,135,321	15.1	
All Other Investments \2	32,241,086	48,669,228	51.0	36,007,241	-26.0	42,494,083	18.0	109,966,138	158.8	
TOTAL INVESTMENTS	1,315,731,422	1,226,130,634	-6.8	1,326,280,870	8.2	1,485,116,427	12.0	2,255,804,796	51.9	
LOANS HELD FOR SALE	3,947,941	3,581,227	-9.3	3,618,512	1.0	5,592,861	54.6	13,802,003	146.8	
LOANS AND LEASES:										
Unsecured Credit Card Loans	323,366,342	319,483,931	-1.2	347,910,794	8.9	351,632,318	1.1	366,196,112	4.1	
All Other Unsecured Loans/Lines of Credit	197,674,044	199,121,721	0.7	209,553,233	5.2	202,008,845	-3.6	198,303,187	-1.8	
New Vehicle Loans	1,110,624,447	1,050,104,389	-5.4	947,415,366	-9.8	879,488,765	-7.2	858,782,512	-2.4	
Used Vehicle Loans	1,383,667,915	1,380,293,206	-0.2	1,399,738,421	1.4	1,467,352,540	4.8	1,558,803,846	6.2	
1st Mortgage Real Estate Loans/Lines of Credit	1,452,581,276	1,547,226,875	6.5	1,640,608,353	6.0	1,865,240,728	13.7	1,878,207,787	0.7	
Other Real Estate Loans/Lines of Credit	808,361,890	825,259,907	2.1	871,345,415	5.6	921,813,183	5.8	932,595,327	1.2	
Leases Receivable	357,079	17,252	-95.2	0	-100.0	0	N/A	21,676	N/A	
Total All Other Loans/Lines of Credit	248,677,019	237,405,918	-4.5	242,720,799	2.2	275,225,446	13.4	284,326,052	3.3	
TOTAL LOANS	5,525,310,012	5,558,913,199	0.6	5,659,292,381	1.8	5,962,761,825	5.4	6,077,236,499	1.9	
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(44,145,370)	(42,351,210)	-4.1	(44,566,862)	5.2	(53,690,697)	20.5	(67,209,844)	25.2	
Foreclosed Real Estate	N/A	3,783,230		4,813,918	27.2	8,668,380	80.1	11,493,976	32.6	
Reposessed Autos	N/A	4,611,477		3,629,304	-21.3	3,407,226	-6.1	2,488,369	-27.0	
Foreclosed and Reposessed Other Assets	N/A	515,122		485,943	-5.7	467,912	-3.7	357,348	-23.6	
TOTAL FORECLOSED and REPOSSESSED ASSETS \1	5,750,298	8,909,829	54.9	8,929,165	0.2	12,543,518	40.5	14,339,693	14.3	
Land and Building	173,299,567	180,917,647	4.4	201,703,529	11.5	219,287,728	8.7	224,794,382	2.5	
Other Fixed Assets	38,985,765	43,221,572	10.9	44,169,602	2.2	43,828,783	-0.8	39,856,321	-9.1	
NCUA Share Insurance Capitalization Deposit	60,159,074	59,119,088	-1.7	60,768,301	2.8	53,090,566	-12.6	73,993,133	39.4	
Identifiable Intangible Assets	N/A	N/A		N/A		N/A		276,816		
Goodwill	N/A	N/A		N/A		N/A		482,676		
TOTAL INTANGIBLE ASSETS	N/A	N/A		N/A		N/A		759,492		
Accrued Interest on Loans	N/A	20,381,901		20,961,038	2.8	22,512,501	7.4	22,874,991	1.6	
Accrued Interest on Investments	N/A	10,897,023		14,470,838	32.8	10,051,080	-30.5	9,677,264	-3.7	
All Other Assets	N/A	98,967,357		74,794,397	-24.4	83,544,164	11.7	100,124,748	19.8	
TOTAL OTHER ASSETS	112,016,496	130,246,281	16.3	110,226,273	-15.4	116,107,745	5.3	132,677,003	14.3	
TOTAL ASSETS	7,712,171,548	7,791,365,374	1.0	7,963,729,524	2.2	8,525,958,699	7.1	9,512,454,682	11.6	
TOTAL CU's	153	147	-3.9	139	-5.4	136	-2.2	130	-4.4	
1 / OTHER RE OWNED PRIOR TO 2004 2/ LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS										
# Means the number is too large to display in the cell										
										4. Assets

			Liabilities, Shares & Equity						
Return to cover			For Charter : N/A						
03/02/2010			Count of CU : 130						
CU Name: N/A			Asset Range : N/A						
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union					
			Count of CU in Peer Group : N/A						
	December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	December-2009	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Uninsured Secondary Capital	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	301,311,209	327,145,844	8.6	352,161,806	7.6	355,470,411	0.9	524,350,821	47.5
Borrowing Repurchase Transactions	1,500,000	0	-100.0	0	N/A	0	N/A	0	N/A
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A
Accrued Dividends and Interest Payable	16,746,460	17,930,343	7.1	20,336,983	13.4	17,314,671	-14.9	14,484,833	-16.3
Accounts Payable & Other Liabilities	57,804,809	70,339,420	21.7	67,335,402	-4.3	71,404,927	6.0	71,287,784	-0.2
TOTAL LIABILITIES	377,362,478	415,415,607	10.1	439,834,191	5.9	444,190,009	1.0	610,123,438	37.4
SHARES AND DEPOSITS									
Share Drafts	870,382,546	899,949,083	3.4	872,186,747	-3.1	951,093,234	9.0	1,163,972,638	22.4
Regular Shares	2,180,651,155	1,903,623,952	-12.7	1,747,444,277	-8.2	1,831,798,996	4.8	2,008,296,129	9.6
Money Market Shares	1,010,287,642	1,034,080,169	2.4	1,168,449,987	13.0	1,440,319,760	23.3	1,646,236,947	14.3
Share Certificates	1,698,524,893	1,901,449,683	11.9	2,063,219,189	8.5	2,092,731,104	1.4	2,180,898,506	4.2
IRA/KEOGH Accounts	677,090,205	700,258,736	3.4	732,595,149	4.6	817,934,370	11.6	924,941,106	13.1
All Other Shares /1	21,757,008	21,977,948	1.0	15,373,567	-30.1	17,203,069	11.9	17,185,619	-0.1
Non-Member Deposits	9,301,918	6,461,316	-30.5	6,329,155	-2.0	3,820,463	-39.6	2,123,748	-44.4
TOTAL SHARES AND DEPOSITS	6,467,995,367	6,467,800,887	0.0	6,605,598,071	2.1	7,154,900,996	8.3	7,943,654,693	11.0
EQUITY:									
Undivided Earnings	402,430,899	439,143,445	9.1	429,506,719	-2.2	433,337,690	0.9	449,440,096	3.7
Regular Reserves	229,744,086	239,307,275	4.2	246,502,104	3.0	247,527,389	0.4	242,122,663	-2.2
Appropriation For Non-Conforming Investments (SCU Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Reserves	244,098,513	233,825,685	-4.2	246,206,530	5.3	253,753,590	3.1	265,253,062	4.5
Equity Acquired in Merger	N/A	N/A		N/A		N/A		262,045	
Miscellaneous Equity	1,314,850	1,314,554	0.0	1,213,887	-7.7	1,189,668	-2.0	1,188,480	-0.1
Accumulated Unrealized G/L on AFS Securities	-10,780,731	-5,441,076	49.5	1,444,711	126.6	4,959,315	243.3	7,045,300	42.1
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	N/A	N/A		N/A		N/A		0	
Accumulated Unrealized G/L on Cash Flow Hedges	0	0	N/A	0	N/A	0	N/A	-1,118,435	N/A
Other Comprehensive Income	6,086	-1,003	-116.5	-6,576,689	#####	-13,899,958	-111.4	-5,516,660	60.3
Net Income	0	0	N/A	0	N/A	0	N/A	0	N/A
EQUITY TOTAL	866,813,703	908,148,880	4.8	918,297,262	1.1	926,867,694	0.9	958,676,551	3.4
TOTAL SHARES & EQUITY	7,334,809,070	7,375,949,767	0.6	7,523,895,333	2.0	8,081,768,690	7.4	8,902,331,244	10.2
TOTAL LIABILITIES, SHARES, & EQUITY	7,712,171,548	7,791,365,374	1.0	7,963,729,524	2.2	8,525,958,699	7.1	9,512,454,682	11.6
NCUA INSURED SAVINGS /2									
Uninsured Shares	629,386,103	506,626,332	-19.5	586,043,079	15.7	774,397,509	32.1	291,132,159	-62.4
Uninsured Non-Member Deposits	1,900,584	1,271,267	-33.1	1,010,281	-20.5	619,392	-38.7	409,233	-33.9
Total Uninsured Shares & Deposits	631,286,687	507,897,599	-19.5	587,053,360	15.6	775,016,901	32.0	291,541,392	-62.4
Insured Shares & Deposits	5,836,708,680	5,959,903,288	2.1	6,018,544,711	1.0	6,379,884,095	6.0	7,652,113,301	19.9
TOTAL NET WORTH	876,273,498	912,276,405	4.1	922,215,353	1.1	934,618,669	1.3	959,690,415	2.7
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1/ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
2/ PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to 05/20/09 SHARES INSURED UP TO \$100,000 and \$250,000 FOR IRAS; 5/20/09 AND FORWARD SHARES INSURED UP TO \$250,000									
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	Indirect and Participation Lending								
Return to cover			For Charter : N/A						
03/02/2010			Count of CU : 130						
CU Name: N/A			Asset Range : N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group : N/A								
	December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	December-2009	% Chg
INDIRECT LOANS OUTSTANDING									
Indirect Loans - Point of Sale Arrangement	345,257,387	602,740,950	74.6	639,876,146	6.2	700,476,136	9.5	668,444,014	-4.6
Indirect Loans - Outsourced Lending Relationship	576,055,395	458,002,070	-20.5	396,860,957	-13.3	387,062,040	-2.5	505,613,075	30.6
Total Outstanding Indirect Loans	921,312,782	1,060,743,020	15.1	1,036,737,103	-2.3	1,087,538,176	4.9	1,174,057,089	8.8
%Indirect Loans Outstanding / Total Loans	16.67	19.08	14.4	18.32	-4.0	18.24	-0.4	19.32	5.9
DELINQUENCY - INDIRECT LENDING									
1 to < 2 Months Delinquent	N/A	22,612,151		23,373,585	3.4	26,565,230	13.7	34,044,274	28.2
2 to < 6 Months Delinquent	N/A	9,028,061		11,000,985	21.9	12,046,363	9.5	13,110,601	8.8
6 to 12 Months Delinquent	N/A	2,227,508		1,740,217	-21.9	2,304,136	32.4	3,160,767	37.2
12 Months & Over Delinquent	N/A	1,179,962		516,328	-56.2	375,037	-27.4	289,925	-22.7
Total Del Indirect Lns (2 or more Mo)	N/A	12,435,531		13,257,530	6.6	14,725,536	11.1	16,561,293	12.5
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	N/A	1.17		1.28	9.1	1.35	5.9	1.41	4.2
LOAN LOSSES - INDIRECT LENDING									
* Indirect Loans Charged Off	N/A	9,071,653		13,049,602	43.9	15,395,037	18.0	14,105,564	-8.4
* Indirect Loans Recovered	N/A	1,457,554		2,051,315	40.7	1,878,214	-8.4	1,706,776	-9.1
* NET INDIRECT LOAN C/Os	N/A	7,614,099		10,998,287	44.4	13,516,823	22.9	12,398,788	-8.3
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	N/A	0.77		1.05	36.5	1.27	21.3	1.10	-13.8
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):									
Consumer	N/A	N/A		N/A		N/A		12,936,471	
Real Estate	N/A	N/A		N/A		N/A		22,411,030	
Member Business Loans (excluding C&D)	N/A	N/A		N/A		N/A		6,858,706	
Non-Member Business Loans (excluding C&D)	N/A	N/A		N/A		N/A		5,510,129	
Commercial Construction & Development	N/A	N/A		N/A		N/A		0	
Loan Pools	N/A	N/A		N/A		N/A		65,749,360	
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	97,070,587	73,125,536	-24.7	54,923,233	-24.9	71,100,039	29.5	113,465,696	59.6
%Participation Loans Outstanding / Total Loans	1.76	1.32	-25.1	0.97	-26.2	1.19	22.9	1.87	56.6
* Participation Loans Purchased YTD	24,537,152	7,681,961	-68.7	17,406,056	126.6	38,506,117	121.2	65,605,605	70.4
%Participation Loans Purchased YTD / Total Loans Granted YTD	0.90	0.34	-62.2	0.78	129.5	1.64	110.4	2.27	38.3
PARTICIPATION LOANS SOLD:									
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	N/A	N/A		N/A		N/A		17,204,692	
Participation Loan Interests - Amount Retained (Outstanding)	N/A	N/A		N/A		N/A		7,657,368	
* Participation Loans Sold YTD	14,258,369	836,776	-94.1	4,416,558	427.8	4,513,450	2.2	8,013,833	77.6
** %Participation Loans Sold YTD / Total Assets	0.18	0.01	-94.2	0.06	416.4	0.05	-4.5	0.08	59.1
WHOLE LOANS PURCHASED AND SOLD:									
*Loans Purchased in Full from Other Financial Institutions YTD	9,072,406	5,210,264	-42.6	210,700	-96.0	1,391,225	560.3	0	-100.0
%Loans Purchased From Other Financial Institutions YTD / Loans Granted YTD	0.33	0.23	-30.6	0.01	-95.9	0.06	528.0	0.00	-100.0
*Loans, Excluding RE, Sold in Full YTD	N/A	N/A		0		0	N/A	0	N/A
DELINQUENCY - PARTICIPATION LENDING									
1 to < 2 Months Delinquent	N/A	2,312,590		1,022,532	-55.8	895,332	-12.4	1,248,952	39.5
2 to < 6 Months Delinquent	N/A	2,157,036		1,058,798	-50.9	571,529	-46.0	501,368	-12.3
6 to 12 Months Delinquent	N/A	1,536,302		575,106	-62.6	225,495	-60.8	103,761	-54.0
12 Months & Over Delinquent	N/A	1,769,177		925,036	-47.7	398,826	-56.9	19,038	-95.2
Total Del Participation Lns (2 or more Mo)	N/A	5,462,515		2,558,940	-53.2	1,195,850	-53.3	624,167	-47.8
%Participation Loans Delinquent > 2 Mo / Total Participation Loans	N/A	7.47		4.66	-37.6	1.68	-63.9	0.55	-67.3
LOAN LOSSES - PARTICIPATION LENDING									
* Participation Loans Charged Off	N/A	1,879,796		2,272,931	20.9	1,367,639	-39.8	1,495,678	9.4
* Participation Loans Recovered	N/A	131,303		267,446	103.7	426,811	59.6	273,348	-36.0
* NET PARTICIPATION LOAN C/Os	N/A	1,748,493		2,005,485	14.7	940,828	-53.1	1,222,330	29.9
**%Net Charge Offs - Participation Loans / Avg Participation Loans	N/A	2.05		3.13	52.5	1.49	-52.3	1.32	-11.3
*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
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		Member Business Loan Information											
Return to cover			For Charter :	N/A									
03/02/2010			Count of CU :	130									
CU Name: N/A			Asset Range :	N/A									
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
			Count of CU in Peer Group :	N/A									

	Investments, Cash, & Cash Equivalents								
Return to cover		For Charter : N/A							
03/02/2010		Count of CU : 130							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group : N/A								
	December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	December-2009	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
SFAS 115 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	33,613,270	32,059,604	-4.6	38,983,786	21.6	13,693,151	-64.9	40,739,866	197.5
Held to Maturity 1-3 yrs	65,217,455	64,104,371	-1.7	36,494,672	-43.1	17,882,797	-51.0	33,774,481	88.9
Held to Maturity 3-5 yrs	32,935,904	27,858,997	-15.4	26,520,783	-4.8	15,719,328	-40.7	131,740,308	738.1
Held to Maturity 5-10 yrs	3,603,656	2,742,675	-23.9	3,259,902	18.9	6,477,623	98.7	11,762,710	81.6
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	9,828,625	251,375	-97.4	249,549	-0.7	2,025,802	711.8	1,337,799	-34.0
TOTAL HELD TO MATURITY	145,198,910	127,017,022	-12.5	105,508,692	-16.9	55,798,701	-47.1	219,355,164	293.1
Available for Sale < 1 yr	227,099,926	177,168,203	-22.0	109,592,136	-38.1	111,908,859	2.1	115,176,671	2.9
Available for Sale 1-3 yrs	287,848,778	180,814,761	-37.2	122,905,098	-32.0	182,492,272	48.5	305,200,288	67.2
Available for Sale 3-5 yrs	76,966,529	101,788,984	32.3	208,755,715	105.1	310,902,373	48.9	474,468,220	52.6
Available for Sale 5-10 yrs	23,039,891	24,432,842	6.0	38,131,537	56.1	64,172,822	68.3	69,743,941	8.7
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	2,140,310	4,520,240	111.2	14,312,333	216.6	12,986,478	-9.3	11,231,163	-13.5
TOTAL AVAILABLE FOR SALE	617,095,434	488,725,030	-20.8	493,696,819	1.0	682,462,804	38.2	975,820,283	43.0
Trading < 1 year	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 1-3 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 3-5 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 5-10 years	0	0	N/A	17,934,500	N/A	14,406,697	-19.7	16,134,503	12.0
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL TRADING	0	0	N/A	17,934,500	N/A	14,406,697	-19.7	16,134,503	12.0
Other Investments < 1 yr	741,771,709	854,105,931	15.1	954,094,409	11.7	947,072,738	-0.7	1,230,503,532	29.9
Other Investments 1-3 yrs	204,907,624	232,998,948	13.7	202,228,727	-13.2	289,160,700	43.0	393,299,065	36.0
Other Investments 3-5 yrs	40,160,934	45,712,314	13.8	59,554,431	30.3	78,733,609	32.2	52,097,216	-33.8
Other Investments 5-10 yrs	4,731,333	20,185,311	326.6	2,040,000	-89.9	2,384,568	16.9	23,301,198	877.2
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	1,191,497	25,800	-97.8	65,502	153.9	195,002	197.7	542,646	178.3
TOTAL Other Investments	992,763,097	1,153,028,304	16.1	1,217,983,069	5.6	1,317,546,617	8.2	1,699,743,657	29.0
MATURITIES :									
Total Investments < 1 yr	1,002,484,905	1,063,333,738	6.1	1,102,670,331	3.7	1,072,674,748	-2.7	1,386,420,069	29.2
Total Investments 1-3 yrs	557,973,857	477,918,080	-14.3	361,628,497	-24.3	489,535,769	35.4	732,273,834	49.6
Total Investments 3-5 yrs	150,063,367	175,360,295	16.9	294,830,929	68.1	405,355,310	37.5	658,305,744	62.4
Total Investments 5-10 yrs	31,374,880	47,360,828	51.0	61,365,939	29.6	87,441,710	42.5	120,942,352	38.3
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	13,160,432	4,797,415	-63.5	14,627,384	204.9	15,207,282	4.0	13,111,608	-13.8
Total	1,755,057,443	1,768,770,356	0.8	1,835,123,080	3.8	2,070,214,819	12.8	2,911,053,607	40.6
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Return to cover		Other Investment Information								
03/02/2010		For Charter : N/A								
CU Name: N/A		Count of CU : 130								
Peer Group: N/A		Asset Range : N/A								
		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union								
		Count of CU in Peer Group : N/A								
		December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	December-2009	% Chg
INVESTMENT SUMMARY:										
U.S. GOVERNMENT OBLIGATIONS		7,696,458	12,508,567	62.5	6,219,175	-50.3	9,908,860	59.3	36,312,842	266.5
Agency/GSE Debt Instruments (not backed by mortgages)		N/A	N/A		N/A		432,366,708		667,624,758	54.4
Agency/GSE Mortgage-Backed Securities		N/A	N/A		N/A		265,958,806		413,225,224	55.4
TOTAL FEDERAL AGENCY SECURITIES		734,171,136	584,684,155	-20.4	546,518,665	-6.5	698,325,514	27.8	1,080,849,982	54.8
Privately Issued Mortgage-Related Securities		N/A	N/A		N/A		12,917,274		10,014,077	-22.5
Privately Issued Mortgage-Backed Securities		N/A	N/A		N/A		859,315		2,985,165	247.4
TOTAL OTHER MORTGAGE-BACKED SECURITIES		N/A	N/A		N/A		13,776,589		12,999,242	-5.6
Mutual Funds		N/A	N/A		N/A		N/A		25,328,658	
Common Trusts		N/A	N/A		N/A		N/A		5,763,533	
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS		13,729,472	23,822,699	73.5	31,061,951	30.4	28,497,720	-8.3	31,092,191	9.1
MORTGAGE RELATED SECURITIES:										
Collateralized Mortgage Obligations		32,387,613	30,545,618	-5.7	52,521,346	71.9	90,396,056	72.1	119,281,548	32.0
Commercial Mortgage Backed Securities		2,799,724	8,472,600	202.6	11,694,006	38.0	14,567,361	24.6	23,807,700	63.4
OTHER INVESTMENT INFORMATION:										
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas		0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas		0	0	N/A	0	N/A	0	N/A	0	N/A
Securities per 703.12(b)		0	0	N/A	0	N/A	0	N/A	0	N/A
Deposits/Shares per 703.10(a)		0	0	N/A	0	N/A	0	N/A	0	N/A
Market Value of Investments Purchased Under Investment Pilot Program (703.19)		0	0	N/A	0	N/A	0	N/A	0	N/A
Fair Value of Total Investments		1,752,441,962	1,769,674,743	1.0	1,836,942,090	3.8	2,070,639,099	12.7	2,881,874,857	39.2
Investment Repurchase Agreements		123,259	128,598	4.3	494,472	284.5	550,998	11.4	136,265	-75.3
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage		1,500,000	0	-100.0	0	N/A	0	N/A	0	N/A
Cash on Deposit in Corporate Credit Unions		351,858,955	400,092,014	13.7	375,894,940	-6.0	425,349,222	13.2	434,297,916	2.1
Cash on Deposit in Other Financial Institutions		65,737,052	64,812,011	-1.4	49,193,129	-24.1	132,022,988	168.4	204,162,047	54.6
CUSO INFORMATION										
Value of Investments in CUSO		11,898,763	13,366,663	12.3	14,636,865	9.5	15,138,267	3.4	17,450,634	15.3
CUSO loans		1,854,096	1,568,632	-15.4	887,939	-43.4	231,728	-73.9	306,159	32.1
Aggregate cash outlays in CUSO		5,221,379	6,253,178	19.8	4,721,346	-24.5	3,847,806	-18.5	7,055,966	83.4
WHOLLY OWNED CUSO INFORMATION										
Total Assets of Wholly Owned CUSOs		N/A	N/A		N/A		N/A		13,202,595	
Total Capital of Wholly Owned CUSOs		N/A	N/A		N/A		N/A		9,904,543	
Net Income/Loss of Wholly Owned CUSOs		N/A	N/A		N/A		N/A		2,312,319	
Total Delinquency of Wholly Owned CUSOs		N/A	N/A		N/A		N/A		0	
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)		0	0	N/A	0	N/A	0	N/A	0	N/A
Outstanding Balance of Brokered CDs and Share Certificates Purchased		37,780,052	41,099,466	8.8	38,475,291	-6.4	93,279,835	142.4	145,927,182	56.4
CREDIT UNION INVESTMENT PROGRAMS										
Mortgage Processing		N/A	19		18	-5.3	21	16.7	16	-23.8
Approved Mortgage Seller		N/A	8		8	0.0	9	12.5	8	-11.1
Borrowing Repurchase Agreements		N/A	4		3	-25.0	3	0.0	2	-33.3
Brokered Deposits (all deposits acquired through 3rd party)		N/A	2		2	0.0	2	0.0	1	-50.0
Investment Pilot Program		N/A	1		1	0.0	1	0.0	0	-100.0
Investments Not Authorized by FCU Act (SCU only)		N/A	0		0	N/A	0	N/A	0	N/A
Deposits and Shares Meeting 703.10(a)		N/A	1		0	-100.0	0	N/A	1	N/A
Brokered Certificates of Deposit (investments)		N/A	6		9	50.0	20	122.2	18	-10.0
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	Supplemental Share Information, Off Balance Sheet, & Borrowings								
Return to cover			For Charter : N/A						
03/02/2010			Count of CU : 130						
CU Name: N/A			Asset Range : N/A						
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union						
	Count of CU in Peer Group : N/A								
	December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	December-2009	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Government Depositors	N/A	2,308,768		21,736,747	841.5	15,901,704	-26.8	20,909,323	31.5
Accounts Held by Nonmember Government Depositors	N/A	0		257,464	N/A	213,814	-17.0	521,258	143.8
Employee Benefit Member Shares	N/A	7,766,879		8,850,751	14.0	12,218,141	38.0	12,585,566	3.0
Employee Benefit Nonmember Shares	N/A	0		0	N/A	53	N/A	0	-100.0
529 Plan Member Deposits	N/A	0		289,781	N/A	334,542	15.4	0	-100.0
Non-dollar Denominated Deposits	N/A	0		0	N/A	0	N/A	0	N/A
Health Savings Accounts	N/A	194,918		431,846	121.6	1,900,383	340.1	3,344,169	76.0
Dollar Amount of Share Certificates >= \$100,000	N/A	332,815,501		393,681,797	18.3	403,333,999	2.5	476,210,480	18.1
Dollar Amount of IRA/Keogh >= \$100,000	N/A	142,710,505		171,262,339	20.0	221,661,308	29.4	282,953,227	27.7
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	N/A	0		0	N/A	0	N/A	135,714	N/A
SAVING MATURITIES									
< 1 year	5,385,032,109	5,601,711,282	4.0	5,830,848,971	4.1	6,197,990,399	6.3	7,044,614,039	13.7
1 to 3 years	711,393,942	546,885,983	-23.1	488,999,555	-10.6	676,709,775	38.4	613,278,393	-9.4
> 3 years	371,569,316	319,203,622	-14.1	285,749,545	-10.5	280,200,822	-1.9	285,762,261	2.0
Total Shares & Deposits	6,467,995,367	6,467,800,887	0.0	6,605,598,071	2.1	7,154,900,996	8.3	7,943,654,693	11.0
INSURANCE COVERAGE IN ADDITION TO NCUSIF									
Share/Deposit Insurance in Addition to NCUSIF	N/A	10		9	-10.0	10	11.1	10	0.0
Dollar Amount of Shares/Deposits Covered by Additional Insurance	N/A	79,768,342		58,818,154	-26.3	29,302,795	-50.2	33,831,417	15.5
OFF-BALANCE SHEET UNUSED COMMITMENTS:									
Commercial Real Estate /1	2,436,589	1,451,991	-40.4	3,406,070	134.6	3,196,216	-6.2	918,057	-71.3
Construction & Land Development (MBL)	N/A	N/A		N/A		N/A		0	
Other Unfunded MBL Commitments	216,734	1,928,222	789.7	3,790,151	96.6	713,000	-81.2	5,649,272	692.3
Revolving O/E Lines 1-4 Family	439,085,023	430,876,473	-1.9	416,048,131	-3.4	431,829,507	3.8	419,487,575	-2.9
Credit Card Line	955,539,084	884,366,792	-7.4	824,335,112	-6.8	817,905,365	-0.8	788,043,198	-3.7
Outstanding LOC	11,649,524	125,899	-98.9	191,448	52.1	15,365,197	7,925.8	20,245,721	31.8
Unsecured Share Draft LOC	120,218,941	125,750,489	4.6	113,218,260	-10.0	117,185,694	3.5	127,344,947	8.7
Overdraft Protection Programs	140,422,629	150,110,013	6.9	138,197,802	-7.9	158,167,143	14.4	191,893,464	21.3
Residential Construction Loans-Excluding Business Purpose	N/A	N/A		N/A		N/A		2,941,689	
Federally Insured Home Equity Conversion Mortgages (HECM)	N/A	N/A		N/A		N/A		0	
Proprietary Reverse Mortgage Products	N/A	N/A		N/A		N/A		0	
Other Unused Commitments	13,776,167	12,229,197	-11.2	10,921,564	-10.7	39,830,384	264.7	13,330,531	-66.5
Total Unused Commitments	1,683,344,691	1,606,839,076	-4.5	1,510,108,538	-6.0	1,584,192,506	4.9	1,569,854,454	-0.9
%(Unused Commitments / Cash & ST Investments)	155.25	140.54	-9.5	127.21	-9.5	135.53	6.5	106.25	-21.6
Loans Transferred with Recourse \1	316,403,416	317,614,144	0.4	262,801,132	-17.3	219,419,390	-16.5	164,973,233	-24.8
Pending Bond Claims	203,465	348,462	71.3	460,620	32.2	1,235,713	168.3	988,192	-20.0
Other Contingent Liabilities	0	0	N/A	0	N/A	45,236	N/A	571,338	1,163.0
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	17	16	-5.9	15	-6.3	16	6.7	18	12.5
Num FRB Borr. Apps.	4	4	0.0	3	-25.0	6	100.0	5	-16.7
Num FRB Pre-Pledged	1	1	0.0	1	0.0	0	-100.0	1	N/A
LINES OF CREDIT (Borrowing)									
Total Credit Lines	1,196,679,440	1,277,098,196	6.7	1,330,678,192	4.2	1,471,747,899	10.6	1,621,686,984	10.2
Total Committed Credit Lines	782,181	0	-100.0	0	N/A	18,382,000	N/A	45,506,132	147.6
Total Credit Lines at Corporate Credit Unions	N/A	N/A		N/A		N/A		501,581,302	
Draws Against Lines of Credit	17,880,310	12,245,821	-31.5	42,593,915	247.8	4,837,886	-88.6	30,652,516	533.6
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS									
Line of Credit Outstanding from Corporate Cus	N/A	N/A		N/A		N/A		7,150,999	
Term Borrowings Outstanding from Corporate Cus	N/A	N/A		N/A		N/A		141,467,000	
MISCELLANEOUS BORROWING INFORMATION:									
Assets Pledged to Secure Borrowings	N/A	N/A		N/A		N/A		666,440,336	
Amount of Borrowings Subject to Early Repayment at Lenders Option	65,000,000	80,000,000	23.1	105,763,000	32.2	103,000,000	-2.6	92,943,000	-9.8
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1/ Included MBL construction and land development prior to 03/31/09.									
								15.SuppShareOBS&Bo	

	Miscellaneous Information, Programs, Services								
Return to cover			For Charter : N/A						
03/02/2010			Count of CU : 130						
CU Name: N/A			Asset Range : N/A						
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union						
	Count of CU in Peer Group : N/A								
	December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	December-2009	% Chg
MEMBERSHIP:									
Num Current Members	1,198,735	1,183,720	-1.3	1,180,491	-0.3	1,206,588	2.2	1,234,548	2.3
Num Potential Members	16,192,436	22,510,521	39.0	25,214,381	12.0	27,107,762	7.5	25,717,397	-5.1
% Current Members to Potential Members	7.40	5.26	-29.0	4.68	-11.0	4.45	-4.9	4.80	7.8
* % Membership Growth	1.46	-1.25	-185.8	-0.27	78.2	2.21	910.4	2.32	4.8
Total Num Savings Accts	2,115,901	2,141,984	1.2	2,122,237	-0.9	2,154,017	1.5	2,223,635	3.2
EMPLOYEES:									
Num Full-Time Employees	2,770	2,907	4.9	2,914	0.2	2,956	1.4	3,017	2.1
Num Part-Time Employees	427	411	-3.7	444	8.0	463	4.3	411	-11.2
BRANCHES:									
Num of CU Branches	310	328	5.8	323	-1.5	338	4.6	323	-4.4
Num of CUs Reporting Shared Branches	28	26	-7.1	27	3.8	28	3.7	26	-7.1
Plan to add new branches or expand existing facilities	N/A	N/A		N/A		12		0	-100.0
MISCELLANEOUS LOAN INFORMATION:									
**Total Amount of Loans Granted YTD	2,726,140,063	2,255,182,541	-17.3	2,226,373,517	-1.3	2,340,798,233	5.1	2,884,465,652	23.2
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):									
Business Loans	N/A	22		25	13.6	26	4.0	22	-15.4
Credit Builder	N/A	N/A		N/A		N/A		15	
Debt Cancellation/Suspension	N/A	1		0	-100.0	3	N/A	5	66.7
Direct Financing Leases	N/A	0		0	N/A	0	N/A	1	N/A
Indirect Business Loans	N/A	N/A		N/A		N/A		6	
Indirect Consumer Loans	N/A	33		41	24.2	41	0.0	29	-29.3
Indirect Mortgage Loans	N/A	N/A		N/A		N/A		7	
Interest Only or Payment Option 1st Mortgage Loans	N/A	7		7	0.0	6	-14.3	5	-16.7
Micro Business Loans	N/A	N/A		N/A		N/A		11	
Micro Consumer Loans	N/A	N/A		N/A		N/A		11	
Overdraft Lines of Credit	N/A	62		66	6.5	70	6.1	58	-17.1
Overdraft Protection	N/A	65		73	12.3	54	-26.0	52	-3.7
Participation Loans	N/A	34		33	-2.9	38	15.2	27	-28.9
Pay Day Loans	N/A	N/A		N/A		N/A		10	
Real Estate Loans	N/A	63		91	44.4	89	-2.2	70	-21.3
Refund Anticipation Loans	N/A	N/A		N/A		N/A		2	
Risk Based Loans	N/A	64		62	-3.1	64	3.2	64	0.0
Share Secured Credit Cards	N/A	N/A		N/A		N/A		23	
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):									
ATM/Debit Card Program	N/A	86		92	7.0	92	0.0	81	-12.0
Business Share Accounts	N/A	N/A		N/A		N/A		35	
Check Cashing	N/A	N/A		N/A		N/A		60	
First Time Homebuyer Program	N/A	N/A		N/A		N/A		9	
Health Savings Accounts	N/A	N/A		N/A		N/A		8	
Individual Development Accounts	N/A	N/A		N/A		N/A		2	
In-School Branches	N/A	N/A		N/A		N/A		1	
Insurance/Investment Sales	N/A	11		10	-9.1	17	70.0	28	64.7
International Remittances	N/A	N/A		N/A		N/A		11	
Low Cost Wire Transfers	N/A	N/A		N/A		N/A		62	
MERGERS/ACQUISITIONS:									
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)	N/A	N/A		N/A		N/A		4	
Adjusted Retained Earnings Obtained through Business Combinations	N/A	N/A		N/A		N/A		2,874,594	
Fixed Assets - Capital & Operating Leases									
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)	N/A	N/A		N/A		18,057,907		21,481,513	19.0
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
** Amount is year-to-date and the related % change ratio is annualized.									
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								16.MiscInfoAndServices	

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03/02/2010

CU Name: N/A

Peer Group: N/A

Graphs 1

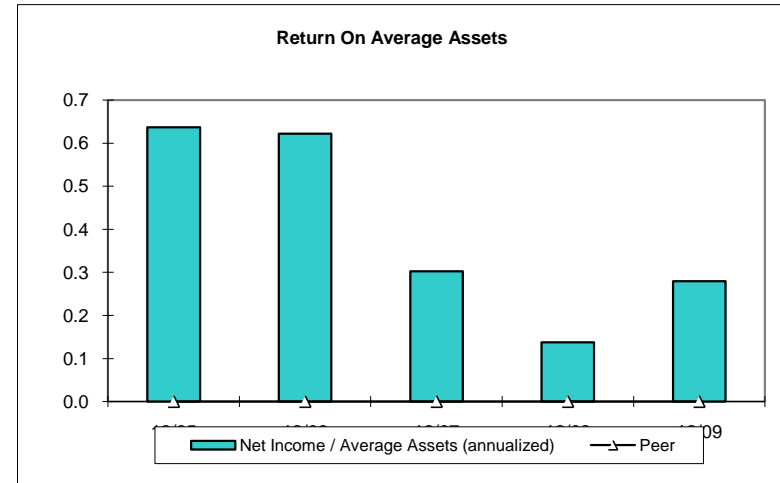
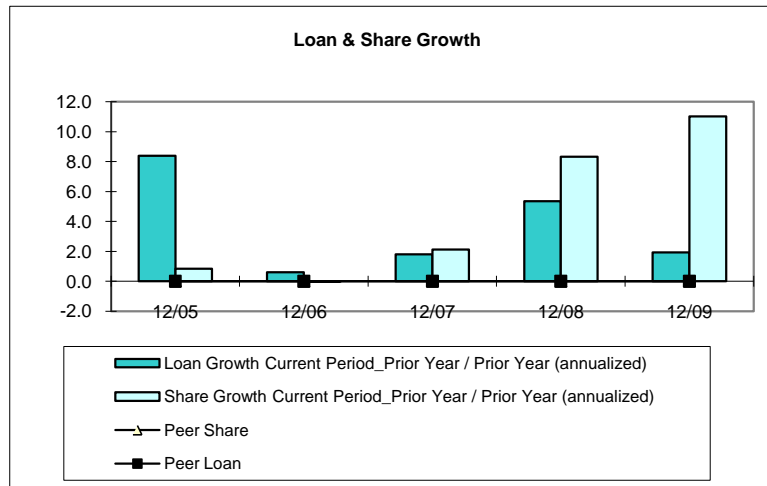
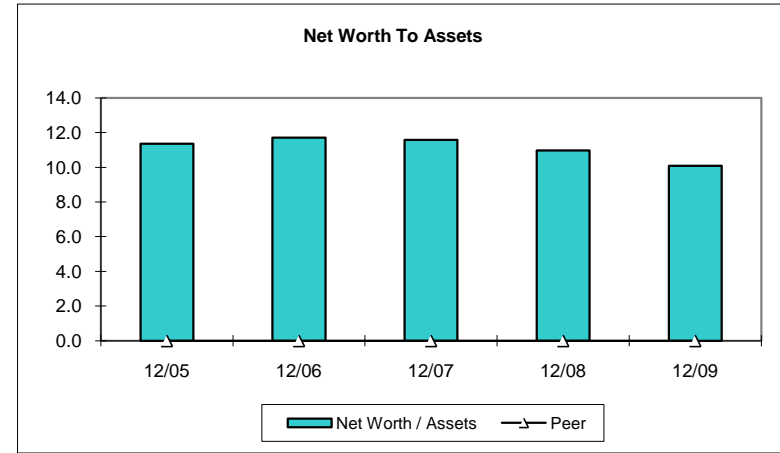
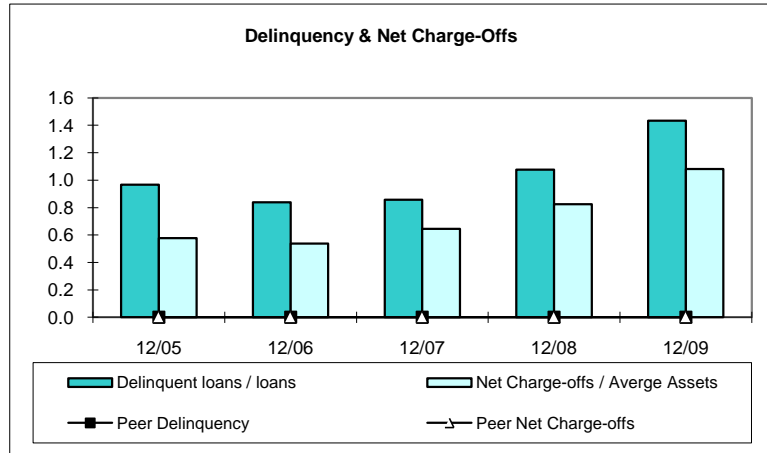
For Charter : N/A

Count of CU : 130

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group : N/A



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03/02/2010

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 130

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured

Count of CU in Peer Group : N/A

